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Schultz et al.

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(54) **SYSTEM FOR PRESENTING AND PROCESSING A PLURALITY OF FINANCIAL TRANSACTION CARDS**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

dhc IS, Document Authorization System: Gift Certificate Corporate Orders, 8 pages, available more than on year prior to Feb. 22, 2005.

This patent is subject to a terminal disclaimer.

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Primary Examiner — Seung Lee

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(65) **Prior Publication Data**

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(57) **ABSTRACT**

Related U.S. Application Data

(63) Continuation of application No. 12/577,652, filed on Oct. 12, 2009, now Pat. No. 7,841,520, which is a continuation of application No. 11/062,894, filed on Feb. 22, 2005, now Pat. No. 7,614,548.

A method of providing and processing a plurality of stored-value cards includes providing a stored-value card assembly including the plurality of stored-value cards in a housing. The plurality of stored-value cards includes a first stored-value card and a last stored-value card. Each of the plurality of stored-value cards is associated with a different account identifier linking each one of the plurality of stored-value cards to a different financial record or account. The different account identifiers collectively define a series of account identifiers. The method further includes scanning the different account identifier associated with the first stored-value card using a point-of-sale terminal, and scanning the different account identifier associated with the last stored-value card using the point-of-sale terminal. The housing indicates which of the different account identifier associated with the first stored-value card and the last stored-value card should be scanned first. Other card assemblies and associated methods are also disclosed.

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G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380**

(58) **Field of Classification Search** 235/379,
235/380, 382, 383, 385, 486, 492

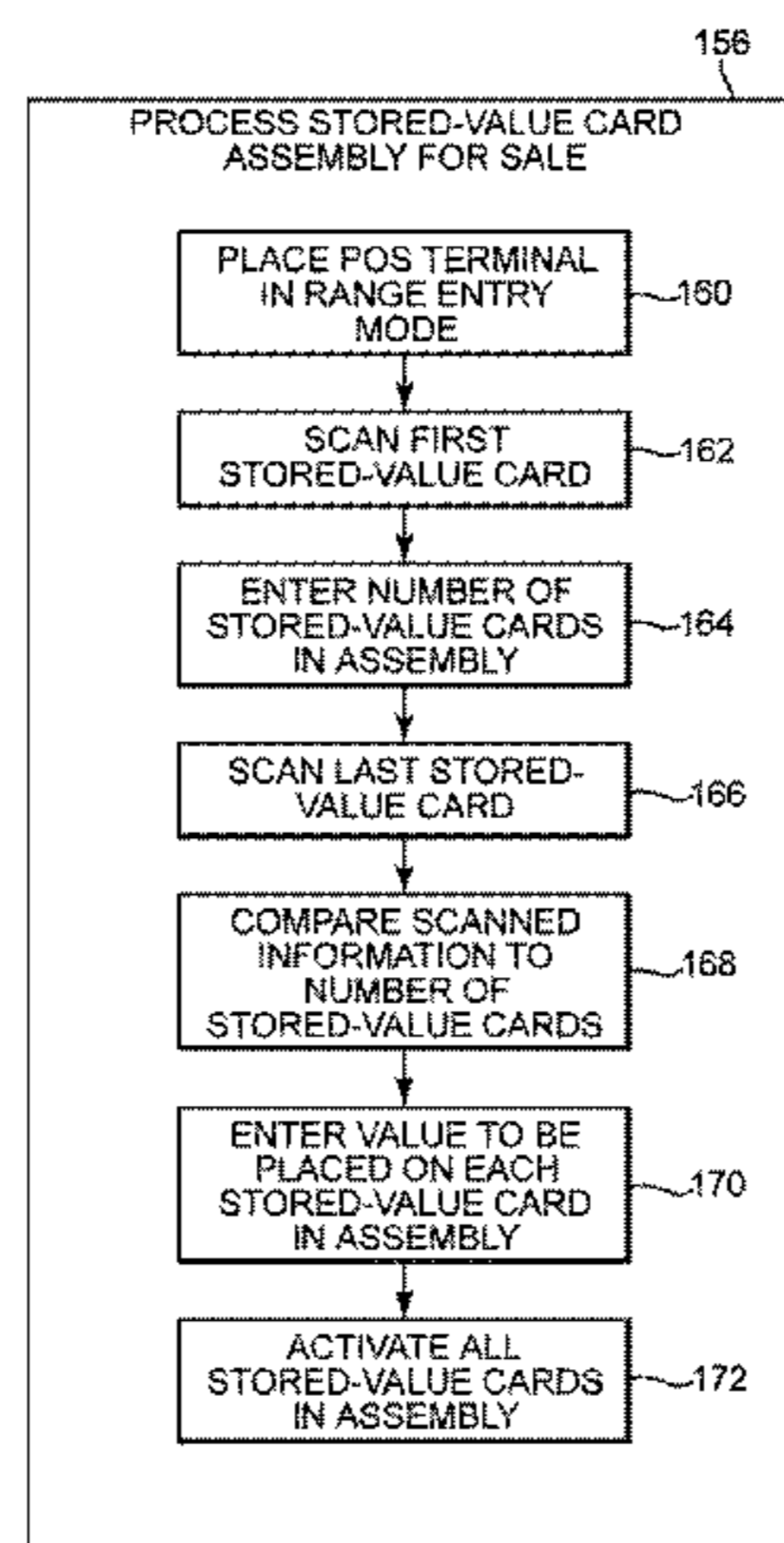
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20 Claims, 12 Drawing Sheets



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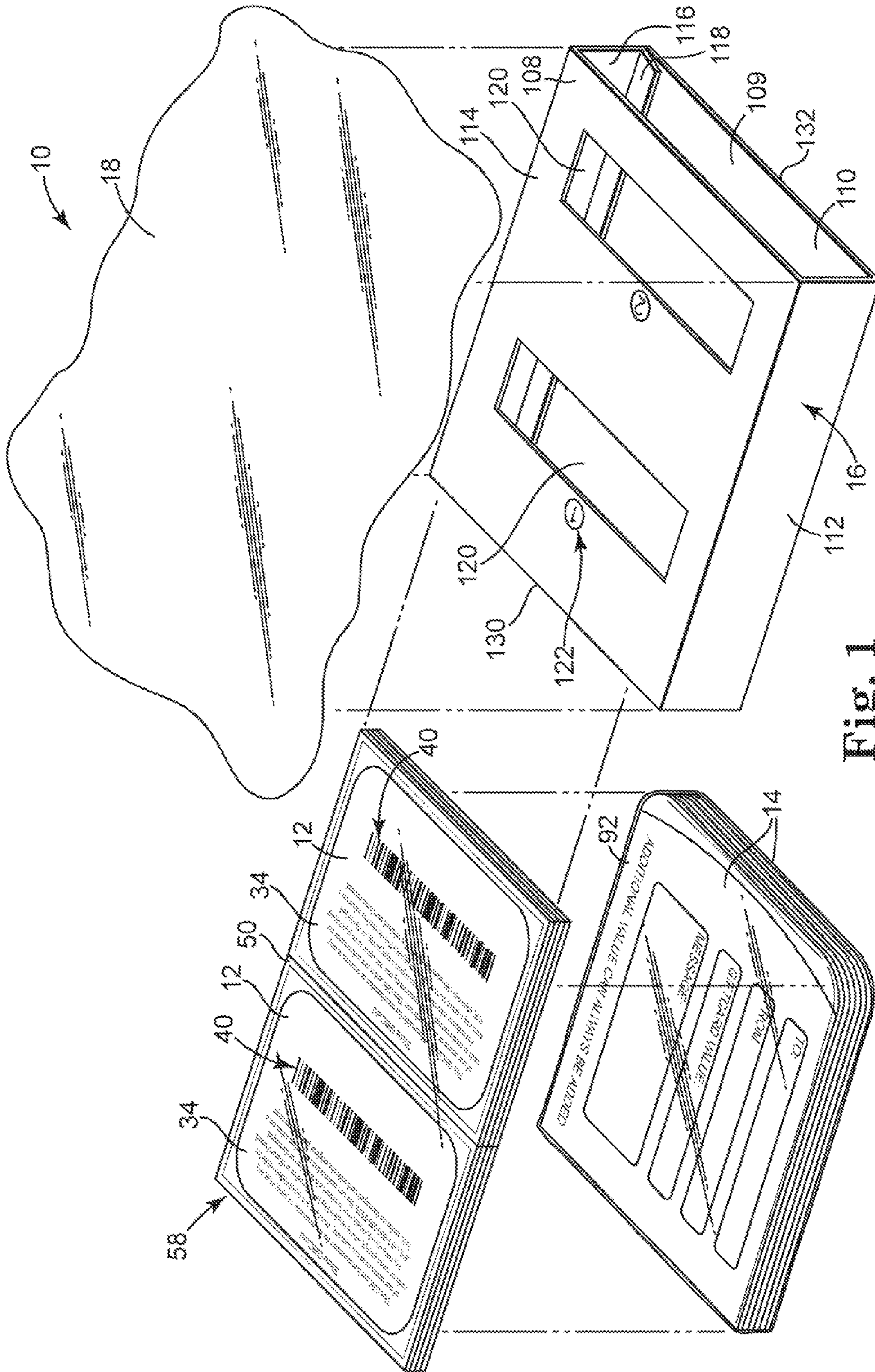


Fig. 1

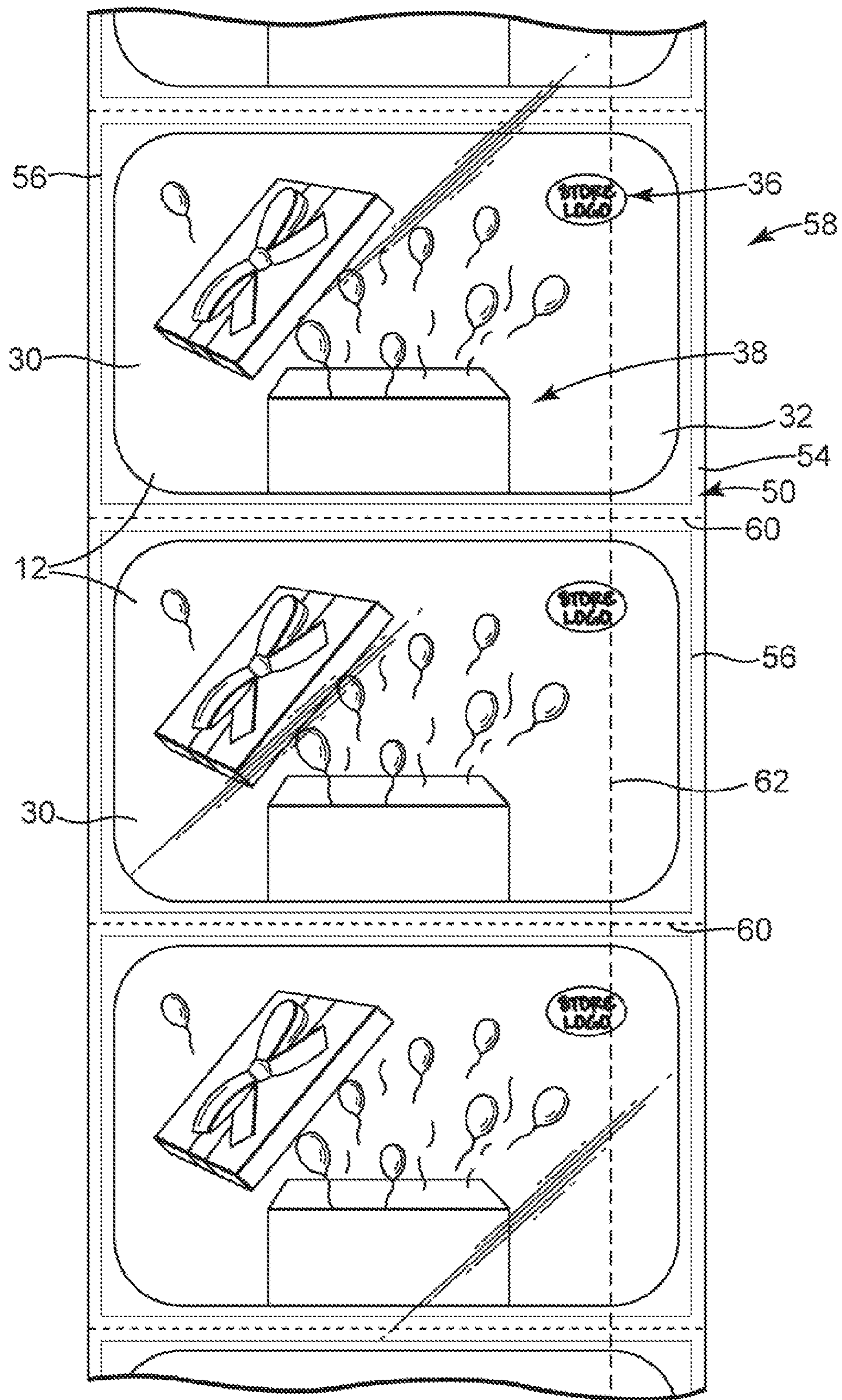


Fig. 2A

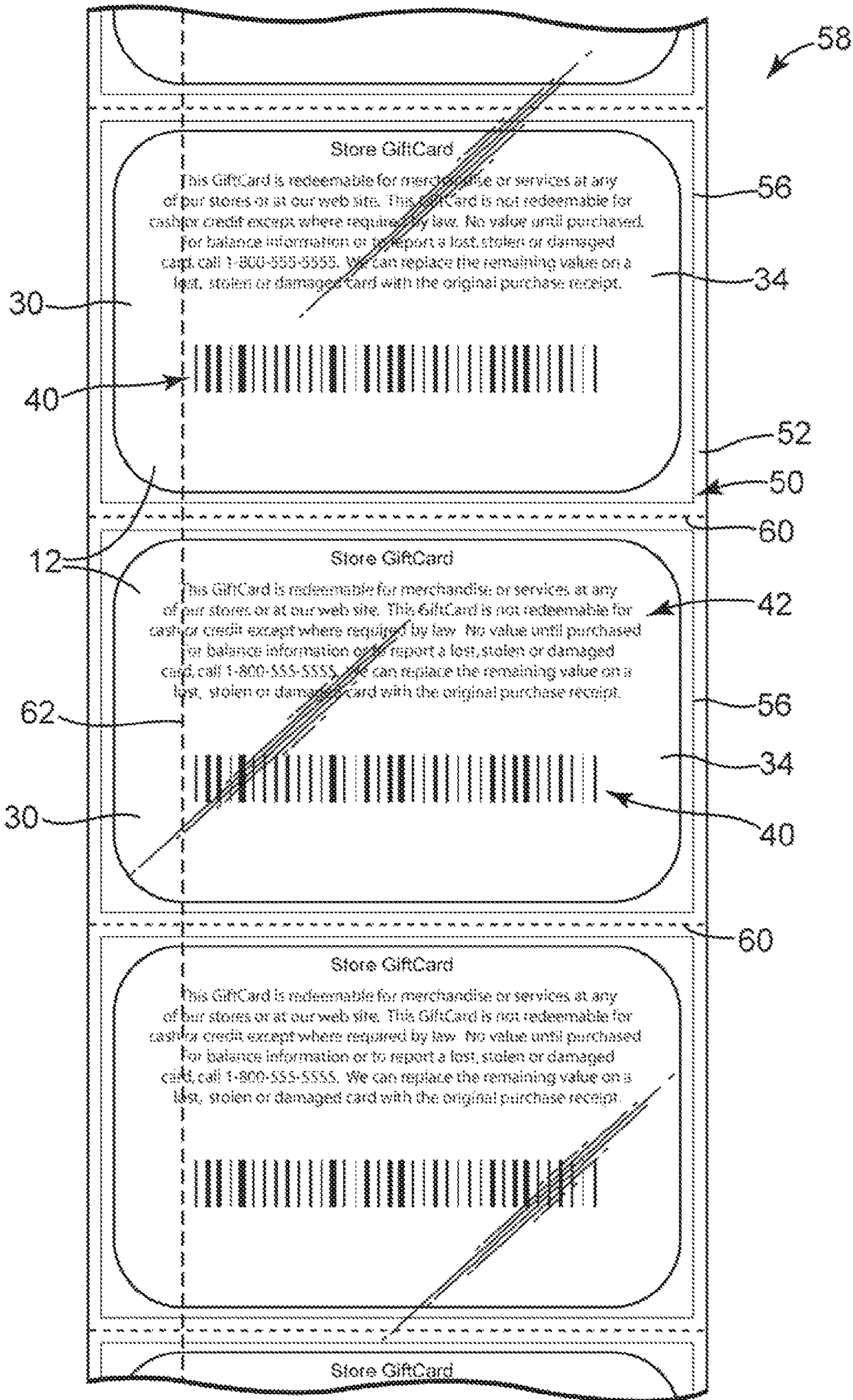


Fig. 2B

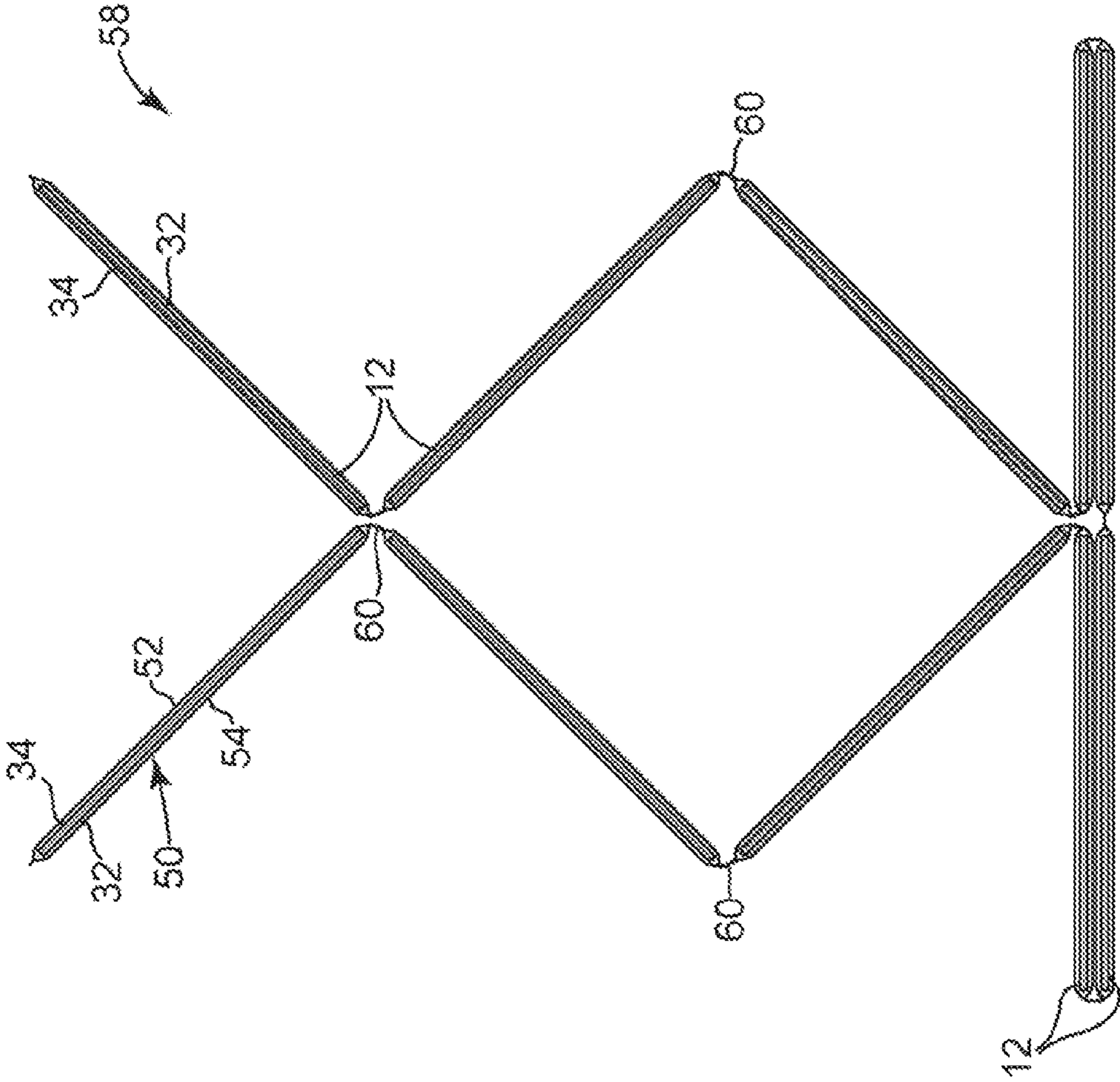


Fig. 3

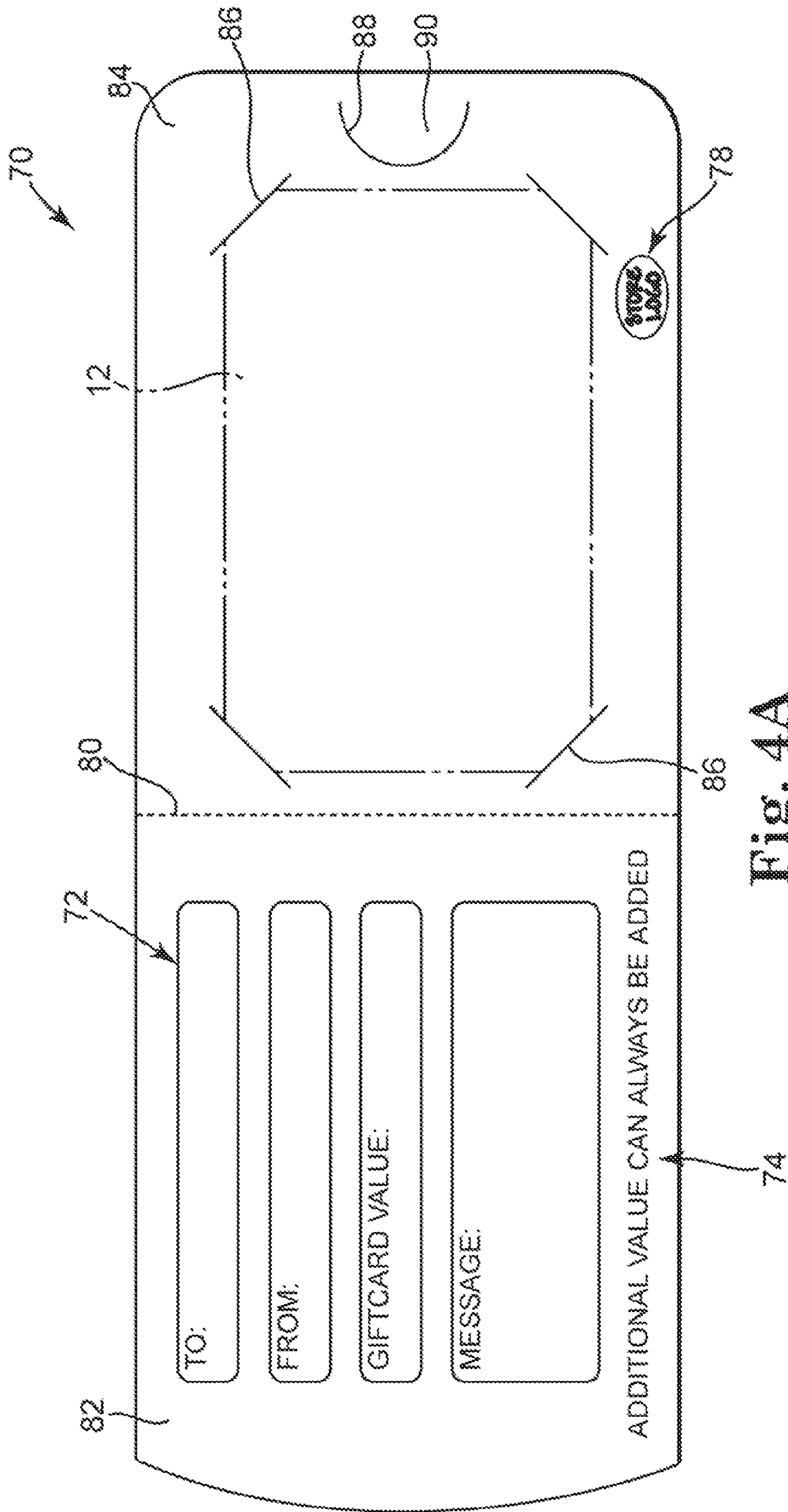


Fig. 4A

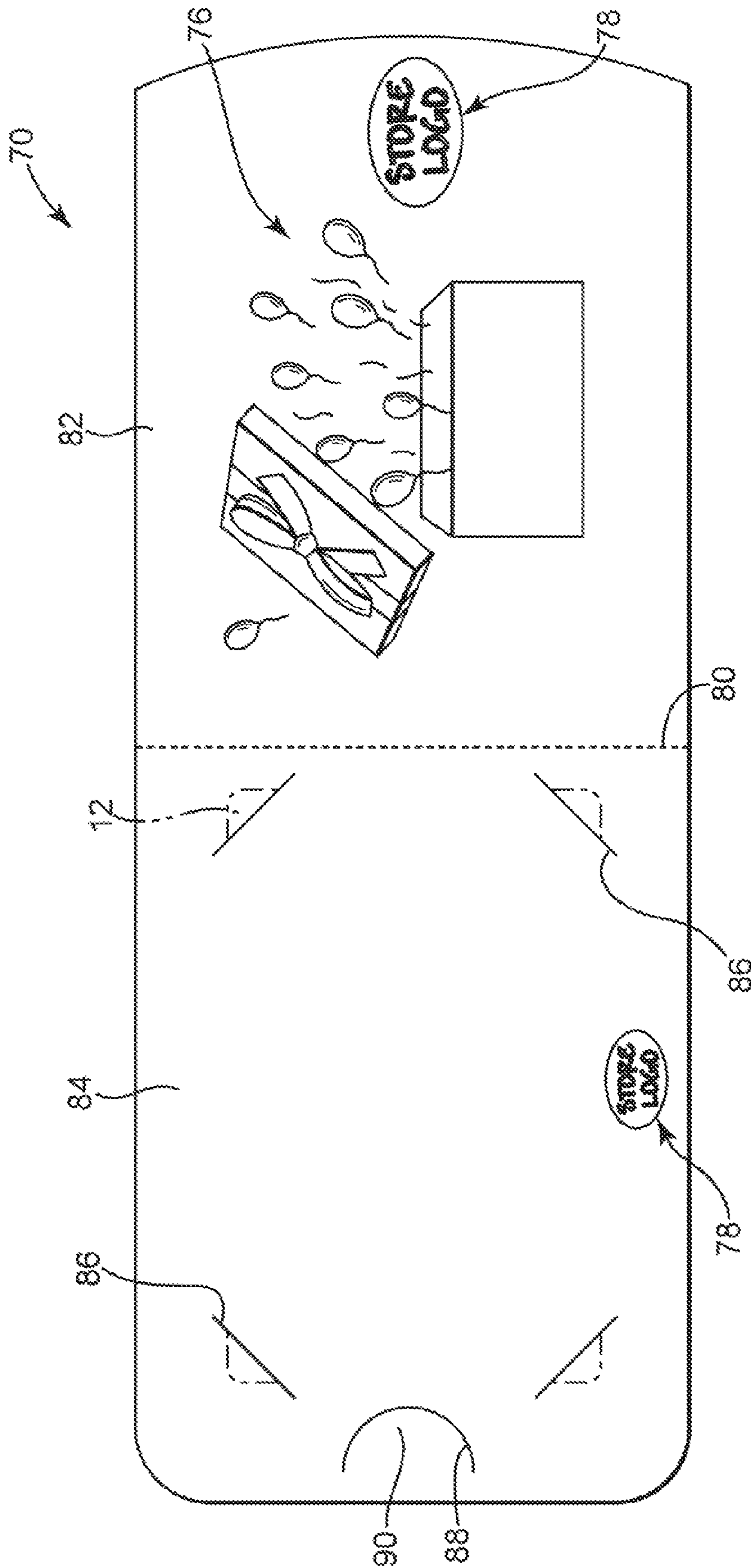


Fig. 4B

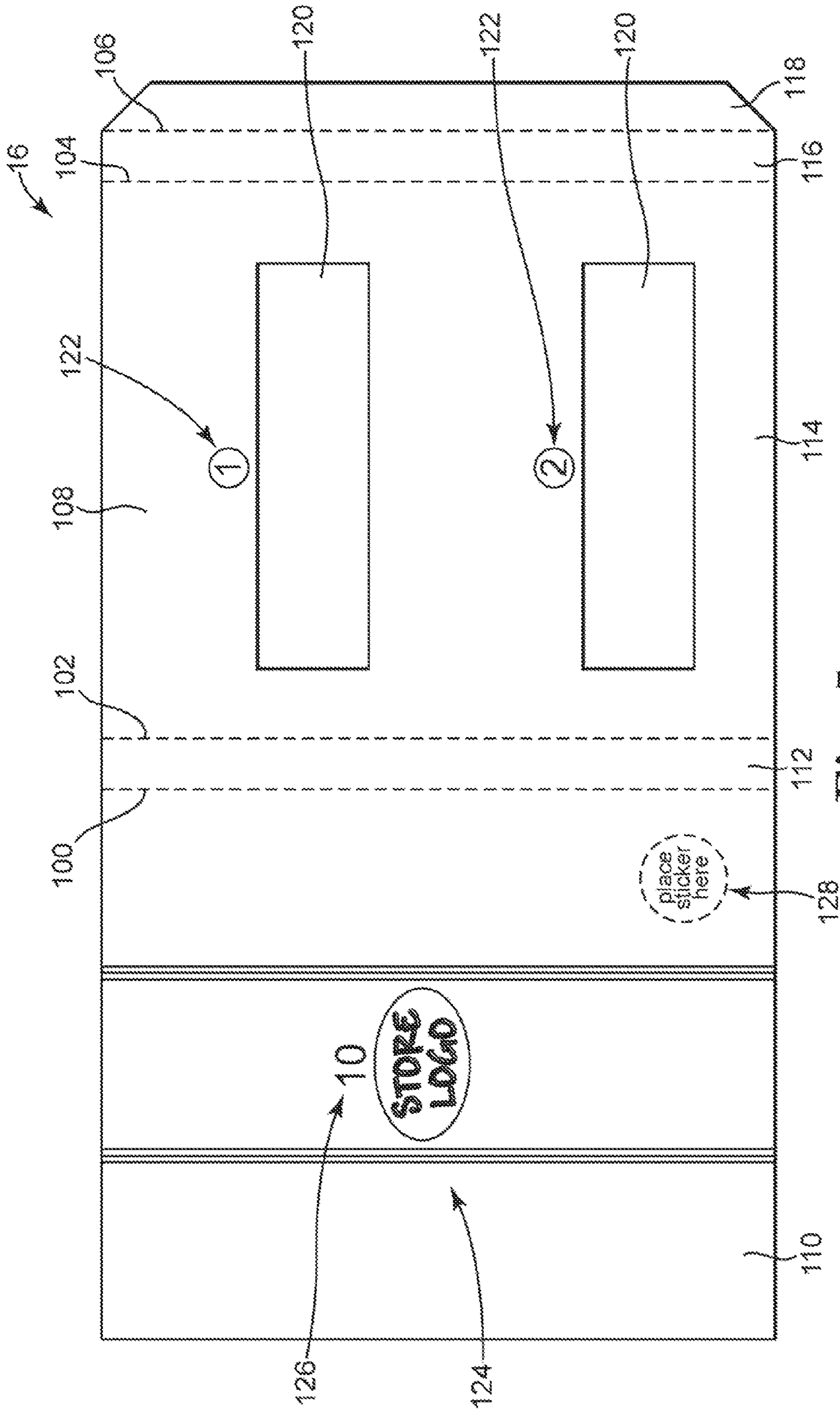


Fig. 5

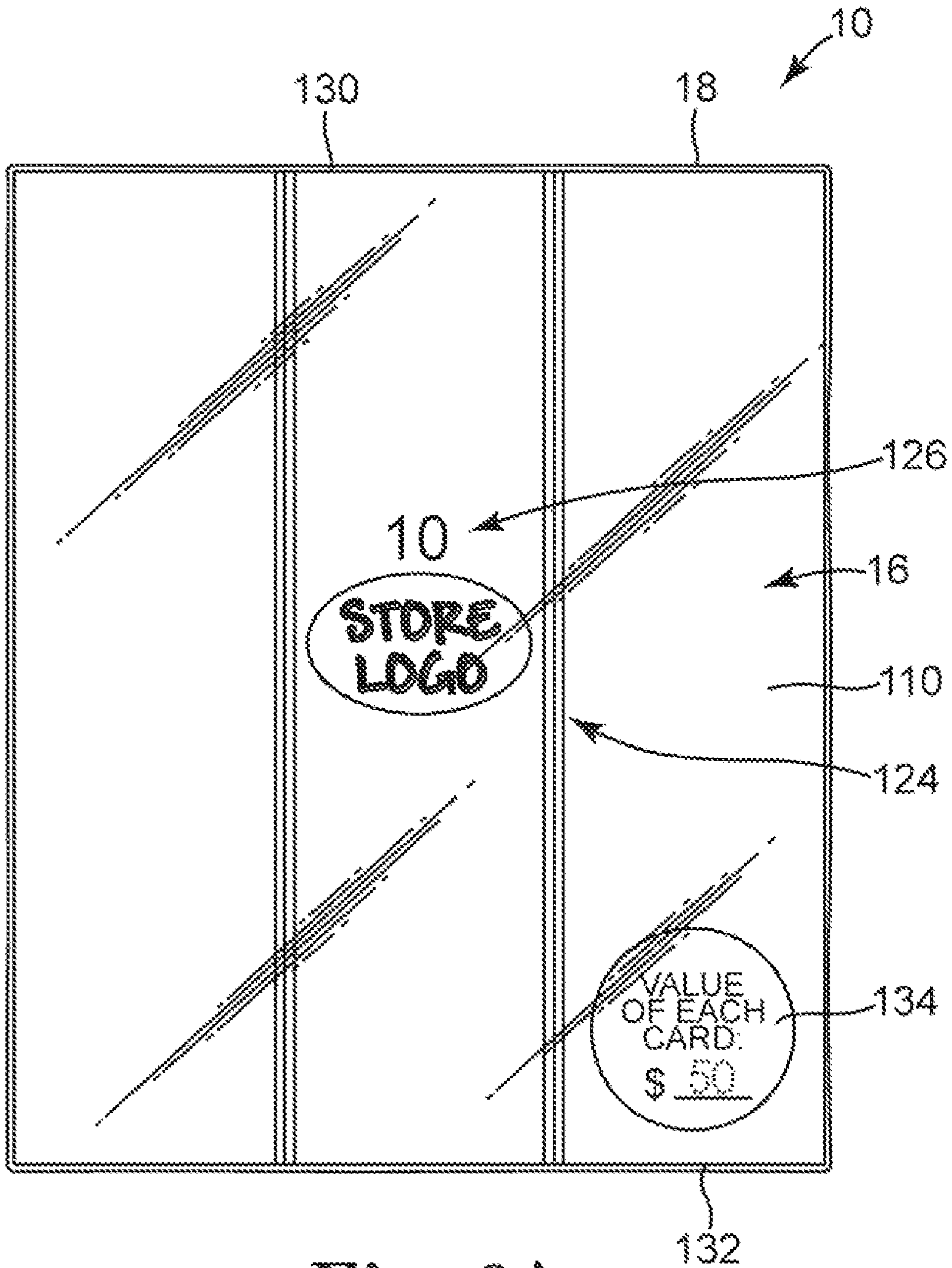


Fig. 6A

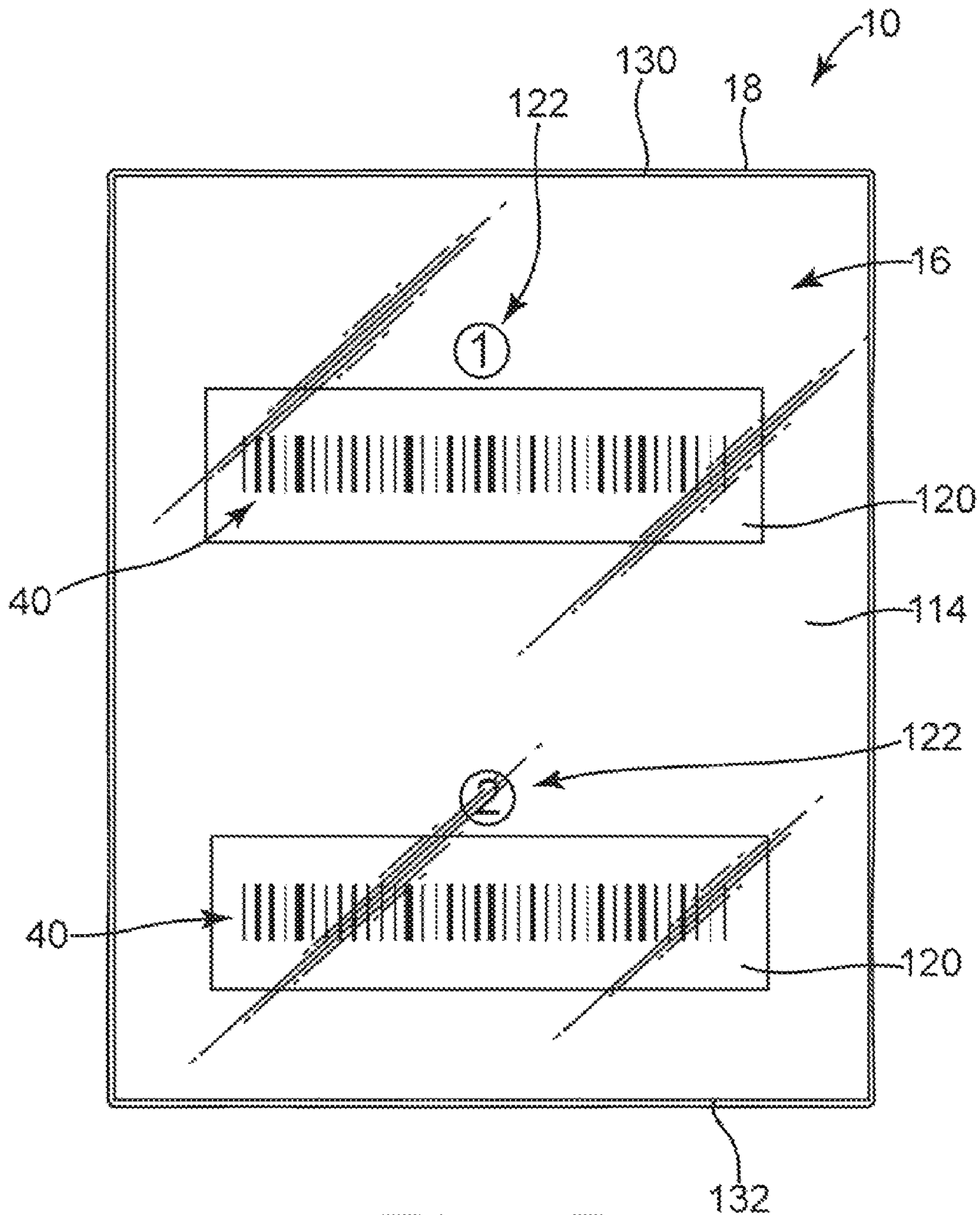


Fig. 6B

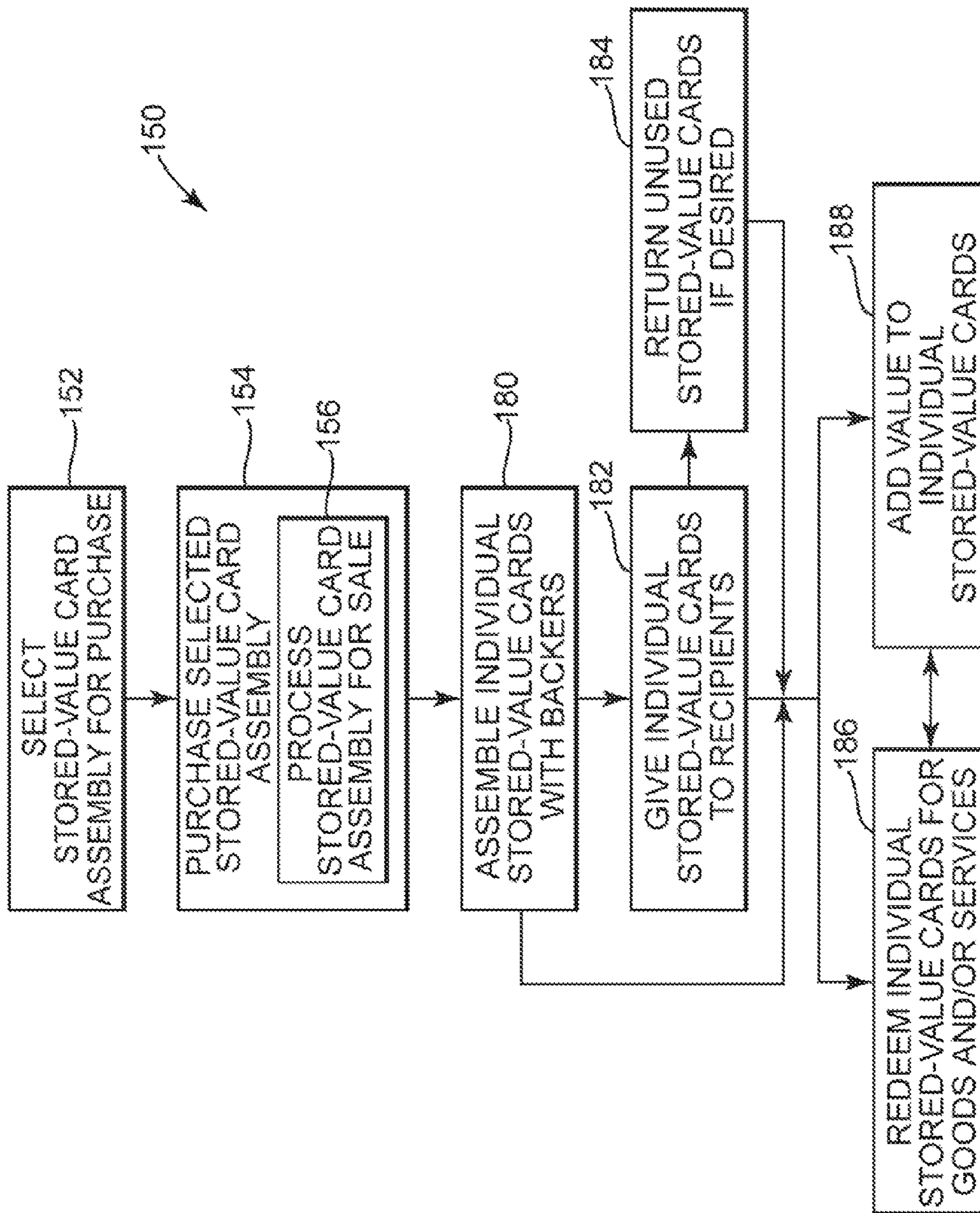


Fig. 7

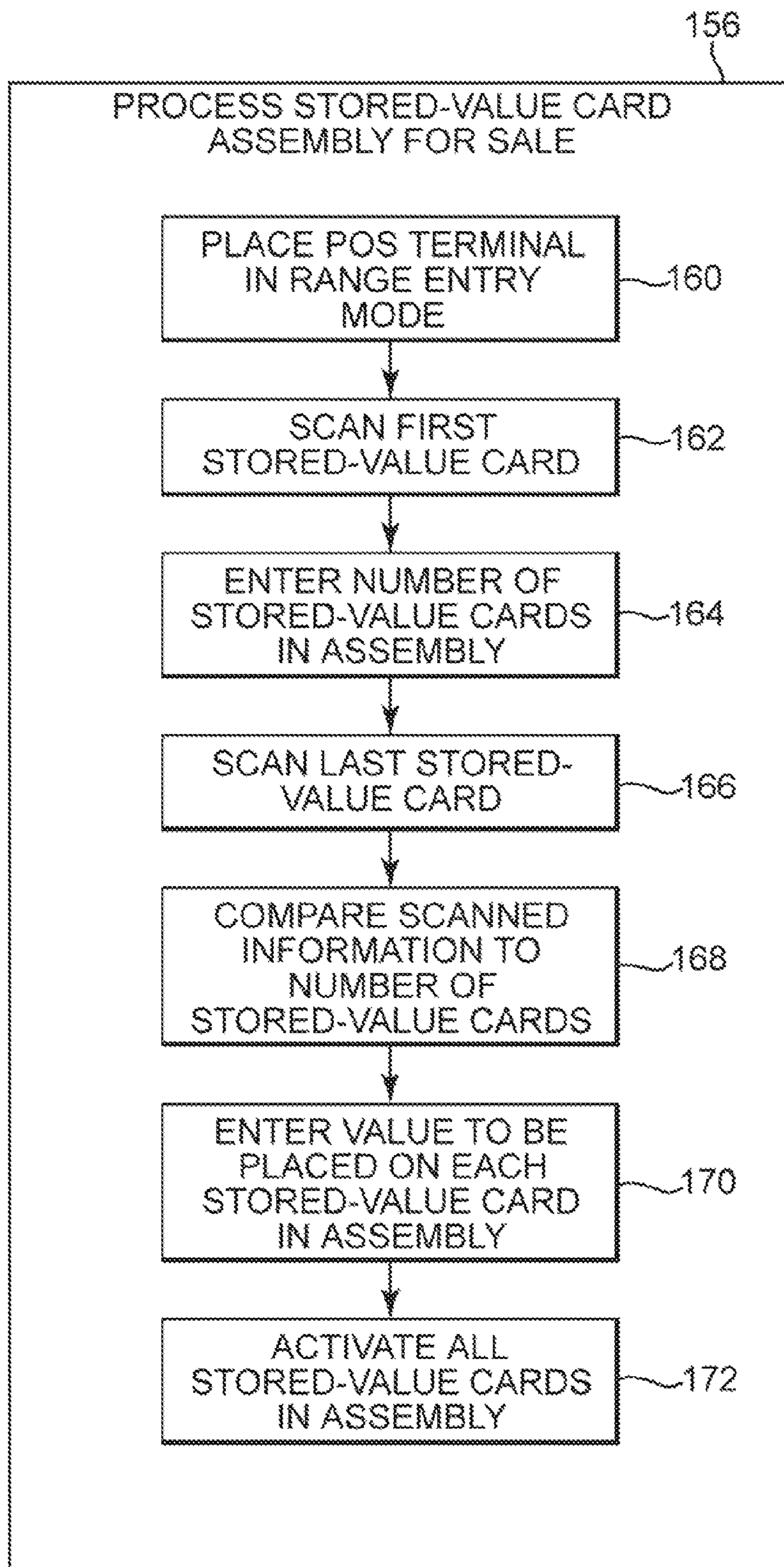


Fig. 8

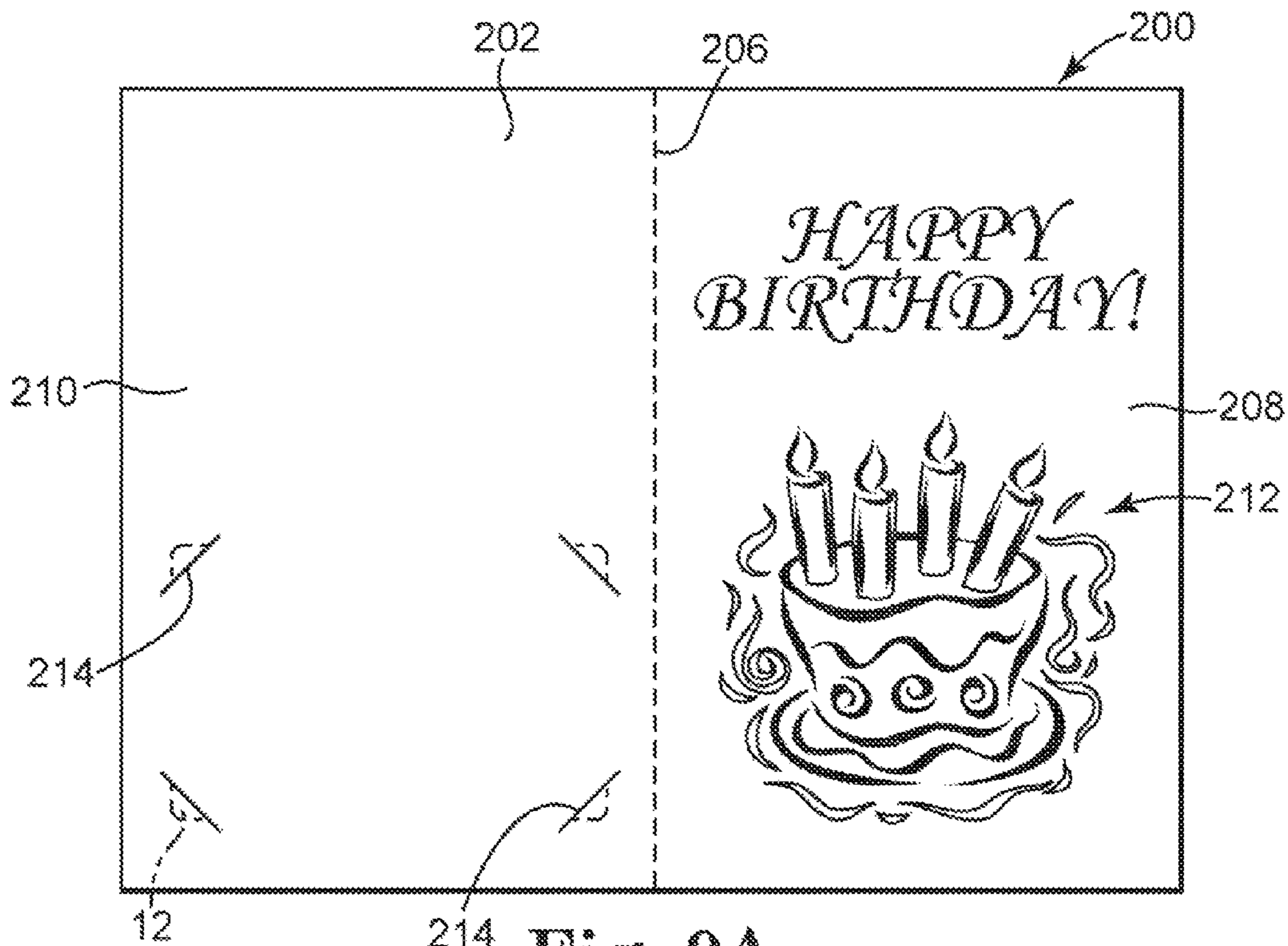


Fig. 9A

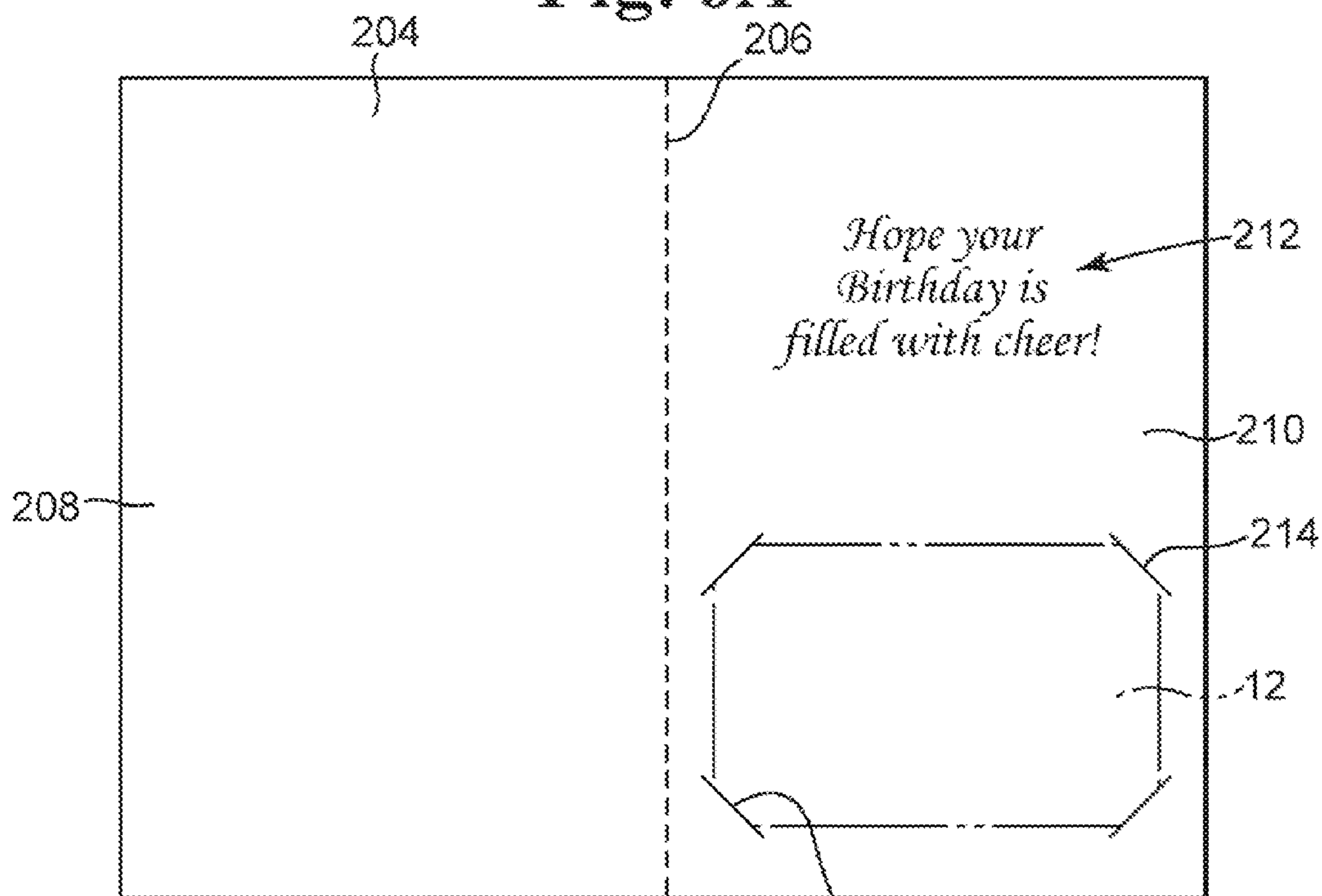


Fig. 9B

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SYSTEM FOR PRESENTING AND PROCESSING A PLURALITY OF FINANCIAL TRANSACTION CARDS

CROSS-REFERENCE TO RELATED APPLICATION

The present application is a Continuation of U.S. application Ser. No. 12/577,652, filed Oct. 12, 2009, now U.S. Pat. No. 7,841,520, issued Nov. 30, 2010, which is a Continuation of U.S. application Ser. No. 11/062,894, filed Feb. 22, 2005, now U.S. Pat. No. 7,614,548, issued Nov. 10, 2009, both of which are incorporated herein by reference.

BACKGROUND OF THE INVENTION

Stored-value cards and other financial transactions cards come in many forms. A gift card, for example, is a type of stored-value card that includes pre-loaded or selectively loaded monetary value. In one example, a customer buys a gift card having a specified value for presentation as a gift for another person. In another example, a customer is offered a gift card as an incentive to make a purchase. A gift card, like other stored-value cards, can be "recharged" or "reloaded" at the direction of the bearer. The balance associated with the card declines as the card is used, encouraging repeat visits to the retailer or other provider issuing the card. Additionally, the card generally remains in the user's purse or wallet, serving as an advertisement or reminder to revisit the associated retailer. Gift cards provide a number of advantages to both the consumer and the retailer.

SUMMARY OF THE INVENTION

One aspect of the present invention relates to a method of providing and processing a plurality of stored-value cards. The method includes providing a stored-value card assembly including the plurality of stored-value cards maintained in a housing. The plurality of stored-value cards includes a first stored-value card and a last stored-value card. Each of the plurality of stored-value cards is associated with a different account identifier linking each respective one of the plurality of stored-value cards to a different financial record or account. The different account identifiers of the plurality of stored-value cards collectively define a series of account identifiers bounded by the different account identifier associated with the first stored-value card and the different account identifier associated with the last stored-value card. The method further includes scanning the different account identifier associated with the first stored-value card using a point-of-sale terminal, and scanning the different account identifier associated with the last stored-value card using the point-of-sale terminal. The housing indicates which of the different account identifier associated with the first stored-value card and the different account identifier associated with the last stored-value card should be scanned first. Other related products and methods are also disclosed and provide additional advantages.

BRIEF DESCRIPTION OF THE DRAWINGS

Embodiments of the invention will be described with respect to the figures, in which like reference numerals denote like elements, and in which:

FIG. 1 is an exploded, top perspective view of one embodiment of a stored-value card assembly, according to the present invention.

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FIG. 2A is a top view of one embodiment of a chain of stored-value cards included in the stored-value card assembly of FIG. 1.

FIG. 2B is a bottom view of the chain of stored-value cards of FIG. 2A.

FIG. 3 is a side view of one embodiment of the chain of stored-value cards of FIGS. 2A and 2B being folded for placement in a stored-value card assembly, according to the present invention.

FIG. 4A is a front view of one embodiment of an unfolded carrier of a stored-value card assembly, according to the present invention.

FIG. 4B is a back view of the unfolded carrier of FIG. 4A.

FIG. 5 is a front view of one embodiment of an unfolded sleeve of a stored-value card assembly, according to the present invention.

FIG. 6A is a front view of one embodiment of an assembled stored-value card assembly, according to the present invention.

FIG. 6B is a back view of the assembled stored-value card assembly of FIG. 6A.

FIG. 7 is a flow chart illustrating one embodiment of a method of using a stored-value card assembly, according to the present invention.

FIG. 8 is a flow chart illustrating one embodiment of a method of processing a stored-value card assembly for sale as part of the method of FIG. 7.

FIG. 9A is a front view of one embodiment of an unfolded greeting card for a stored-value card assembly, according to the present invention.

FIG. 9B is a back view of the unfolded greeting card of FIG. 9A.

DETAILED DESCRIPTION

A gift card, financial transaction card, or other stored-value card is adapted for making purchases of goods and/or services from e.g. a retail store or website. According to one embodiment, an original consumer buys a stored-value card to give a recipient who in turn is able to use the stored-value card at a retail store or setting to pay for the goods and/or services. Oftentimes, a consumer wishes to buy a large number of stored-value cards in a single transaction. This is particularly common for business owners or employers who purchase stored-value cards for a number of employees during the holiday season, as part of a motivation or team-building program, or for any other occasion.

A stored-value card assembly, according to embodiments of the present invention, provides the consumer with the ability to activate a range of stored-value cards at one time rather than activating one stored-value card at time. By activating a range of stored-value cards at one time, check-out or activation time is decreased, thereby increasing store efficiency and consumer satisfaction. This benefit further increases as the number of stored-value cards being purchased by a consumer increases from ten to twenty, twenty to fifty, and so on.

Turning to the figures, FIG. 1 is an exploded, top perspective view of one embodiment of stored-value card assembly 10, according to the present invention. Stored-value card assembly 10 includes a plurality of stored-value cards 12 maintained in a package for sale as a packaged unit. In one embodiment, stored-value card assembly further includes a plurality of backers 14 for supporting the stored-value cards 12, housing or sleeve 16, and external wrapper 18. The plurality of stored-value cards 12 are stacked with the plurality of backers 14 and slid into sleeve 16. External wrapper 18

extends about the remainder of stored-value card assembly 10 to selectively maintain stored-value cards 12 and backers 14 within sleeve 16. Accordingly, the plurality of stored-value cards 12 and backers 14 are collectively packaged for purchase during a single transaction.

One embodiment of a representative portion of a plurality of stored-value cards 12 is illustrated with additional reference to FIGS. 2A and 2B. Each of the plurality of stored-value cards 12 includes a generally planar panel 30 defining first planar surface 32 and second planar surface 34 opposite first surface 32. In one embodiment, planar panel 30 is generally rectangular in shape and is of a size similar to that of an identification card, a credit card, or other card sized to fit in a wallet of a card bearer. In particular, in one embodiment, stored-value card 12 is about 8.5 cm long, about 5.5 cm wide, and less than about 1 mm thick. In other embodiments, planar panel 30 is otherwise shaped as a square, circle, oval, star, or any other suitable shape. Accordingly, planar panel 30 is formed of a somewhat rigid yet flexible material similar to that commonly used for identification cards, credit cards, etc. In one embodiment, planar panel 30 is formed of a paper, card stock, plastic, e.g. polycarbonate or polyvinyl chloride (PVC), etc. In one embodiment, planar panel 30 is formed of injection molded plastic or cut from sheet-stock plastic material.

First surface 32 includes brand indicia 36 and/or decorative indicia 38. In one embodiment, brand indicia 36 identify a brand, e.g. a product brand, a store brand, etc., associated with stored-value card assembly 10. In one embodiment, decorative indicia 38 include a background design, seasonal or holiday identifier, occasion identifier, media format indicia, and/or any other suitable indicia. In one embodiment, each of the plurality of stored-value cards 12 includes similar, identical, or coordinating decorative indicia as compared to the other stored-value cards 12. In another embodiment, each of the plurality of stored-value cards 12 represents a different occasion, event, holiday, etc. For example, one stored-value card 12 includes decorative indicia 38 relating to a birthday, while another stored-value card 12 includes decorative indicia relating to a baby shower.

Second surface 34 of each stored-value card 12 includes account identifier 40, such as a barcode, a magnetic strip, a smart chip or other electronic device, a radio frequency identification device, or other suitable identifier readily readable by a point-of-sale terminal, account access station, kiosk, or other suitable device. In one embodiment, account identifier 40 is printed on second surface 34 of stored-value card 12. Account identifier 40 indicates a financial account or record to which stored-value card 12 is linked. The account or record of the monetary balance on stored-value card 12 optionally is maintained on a database, other electronic or manual record-keeping system, or, in the case of "smart" cards, for example, on a chip or other electronic device on stored-value card 12 itself. Accordingly, by scanning account identifier 40, a financial account or record linked to stored-value card 12 is identified and can subsequently be activated, have amounts debited therefrom, and/or have amounts added thereto. With the above in mind, account identifier 40 is one example of means for linking stored-value card 12 with a financial account or record and is one example of means for activating or loading value on stored-value card 12.

In one embodiment, redemption indicia 42 are included on second surface 34. Redemption indicia 42 indicate that each stored-value card 12 is redeemable for the purchase of goods and/or services and that, upon use, a value of the purchased goods and/or services will be deducted from the financial account or record linked to stored-value card 12. In one

embodiment, redemption indicia 42 include phrases such as "<NAME OF STORE> GiftCard" and "This GiftCard is redeemable for merchandise or services at any of our stores or at our website," and/or provides help or phone line information in the case of a lost, stolen, or damaged stored-value card, etc. In one embodiment, other indicia are also included on second surface 34 including other objects, texts, backgrounds, graphics, etc.

The plurality of stored-value cards 12 are each enclosed within card wrapper 50 such as a plastic wrapper. In particular, stored-value cards 12 are arranged as a generally linear array and are each individually enclosed within card wrapper 50. Card wrapper 50 includes first or bottom sheet 52 and second or top sheet 54. Each stored-value card 12 is placed between first and second sheets 52 and 54, and sheets 52 and 54 are sealed, as generally indicated in FIGS. 2A and 2B at 56, about each stored-value card 12, for example, about all four sides of each stored value card 12. Accordingly, a pouch or cavity is defined between sheets 52 and 54 for maintaining each stored-value card 12. For example, sheets 52 and 54 are elongated and stored-value cards 12 are spaced linearly between sheets 52 and 54 to form chain 58 of stored-value cards 12.

In one embodiment, a tear area or perforated line 60 is formed in each sheet 52 and 54 between two neighboring stored-value cards 12. More specifically, perforated line 60 extends laterally between two stored-value cards 12 without generally breaking or decreasing the integrity of seal 56 around each of the neighboring stored-value cards 12. Perforated line 60 facilitates folding of card wrapper 50 between each stored-value card 12 and also facilitates tearing of card wrapper 50 between cards to remove one or more of the stored-value cards 12 from the remainder of chain 58. In one embodiment, since perforated line 60 is positioned between two seal lines 56, one next to a first stored-value card 12 and the other next to a second stored-value card 12, tearing card wrapper 50 at perforated line 60 to separate stored-value cards 12 from chain 58 does not release a stored-value card 12 from its respective pouch. In one embodiment, other tear areas, such as areas of card wrapper 50 that are thinner, weaker, or otherwise configured to tear more easily than other portions of card wrapper 50, are used as an alternative to perforated line 60.

In one example, opening perforated line 62 or other tear area extends parallel to but spaced from a longitudinal edge of card wrapper 50. Perforated line 62 is formed through first and second sheets 52 and 54. Accordingly, upon tearing card wrapper 50 along perforated line 62, a pouch or chamber is opened to permit access to the at least one stored-value card 12 placed within the respective pouch. As such, at least one stored-value card 12 can be slid through the newly created opening and removed from the respective pouch.

Card wrapper 50, and more particularly, each sheet 52 and 54, is generally transparent or translucent. In one embodiment, card wrapper 50 is sufficiently translucent to allow account identifier 40 to be scanned and/or read through card wrapper 50. In one example, card wrapper 50 is oriented polypropylene (OPP), cast polypropylene (CPP), polyethylene (PE), or other suitable plastic wrap. Seals 56 are formed via heat, sonic, or other suitable sealing method. As such, card wrapper 50 provides one example of means for coupling the plurality of stored-value cards 12 to one another in a chain.

As illustrated in FIG. 3, in one embodiment, chain 58 of stored-value cards 12 is positioned or stacked for packaging within sleeve 16 by folding chain 58 at each perforated line 60 in an alternating direction, i.e., chain 58 is folded in accordion style. In one embodiment, stored-value cards 12 are, more

particularly, folded in a manner to form two adjacent stacks or piles of stored-value cards **12**. As such, card wrapper **50** is not folded about the middle perforated line **60** in chain **58**. More specifically, chain **58** is folded such that second surfaces **34** of the first and the last stored-value card **12** in chain **58** are viewable from the top of the stacks. In this manner, account identifier **40** (illustrated in FIG. 2B) of each of the first and last stored-value cards **12** is also viewable from the top of the stacks.

FIGS. 4A and 4B illustrate carrier or backer **14** for supporting one of stored-value cards **12**. Backer **14** comprises a single layer or multiple layers of paper or plastic material, for example, generally in the form of a relatively stiff but bendable/flexible card. Other materials are also contemplated. Backer **14** displays indicia, graphics or text information including store logo(s), store name(s), slogans, advertising, instructions, directions, brand indicia, promotional information, holiday indicia, seasonal indicia, media format identifiers (e.g. characters, logos, scenes, or other illustrations relating to at least one of a movie, television show, book, etc.), characters, and/or other information.

Indicia **72**, for example, include to, from, initial gift card value, and message fields. Indicia **74** notify a user and promote that additional value can always be added to or reloaded to stored-value card **12**. Indicia **76** are decorative indicia contributing to the overall aesthetics of backer **14**. In one embodiment, indicia **76** relate to promotional information, holiday indicia, seasonal indicia, media format identifiers (e.g. characters, logos, scenes, or other illustrations relating to at least one of a movie, television show, book, etc.), characters, and/or other information. In an example, indicia **76** are similar to or correspond with decorative indicia **38** of a related stored-value card **12**. Indicia **78** identify a store, brand, department, etc. and/or services associated with stored-value card **12**. Any of indicia **72**, **74**, **76**, **78**, or other indicia, optionally may appear anywhere on backer **14** or the associated stored-value card **12**. Additional information besides that specifically described and illustrated herein also may be included.

In one embodiment, backer **14** is a bi-fold substrate defining fold line **80**, about which backer **14** is foldable roughly in half to define a first panel **82** and a second panel **84**. Second panel **84** is configured to receive a stored-value card **12**. As such, in one embodiment, at least two slits **86** are formed through second panel **84** and positioned to receive a portion of stored-value card **12**. For example, each slit **86** is formed in an angled manner to correspond with one corner of stored-value card **12**. Upon placement of stored-value card **12**, each corner is slid through one slit **86** to collectively hold stored-value card **12** in place on backer **14**. In one embodiment, four slits **86** are formed, each slit **86** positioned to receive one of the four corners of stored-value card **12**. Other suitable methods of coupling a stored-value card **12** to backer **14** such as adhesive or pockets are also contemplated.

In FIGS. 4A and 4B, backer **14** is unfolded, i.e. is in an open configuration. Prior to presentation of a stored-value card **12** and backer **14** to a recipient, backer **14** is foldable about fold line **80** such that the FIG. 4A surfaces of backer **14** are folded towards each other and stored-value card **12** is enclosed in a compact package formed by folded backer **14**. In this manner, the surfaces of backer **14** illustrated in FIG. 4B are disposed toward the outside of the folded, compact package, according to embodiments of the invention. In one embodiment, folded backer **14** effectively wraps stored-value card **12** for presentation to a recipient. In one embodiment, fold line **80** is alternatively two fold lines slightly spaced from one another to accommodate a thickness of stored-value card **12**.

In one embodiment, backer **14** optionally includes a generally semi-circular cut **88** formed near an outside edge of second panel **84** opposite first panel **82**. In one embodiment, cut **88** is generally centered upon second panel **84**. Accordingly, semi-circular cut **88** defines a generally semi-circular flap **90**, which can be partially bent away from the remainder of backer **14**. More specifically, upon folding of backer **14** about fold line **80** to enclose stored-value card **12**, flap **90** is pulled away from the remainder of second panel **84** to interface with an opposing edge of first panel **82**. In this respect, the opposing edge of first panel **82** can be tucked beneath flap **90** to maintain backer **14** in a folded or closed position (not shown). Backers similar to backer **14** can be used with various sizes and shapes of stored-value card assembly **10**. Other backers or packages are also contemplated for supporting stored-value card assembly **10**.

Additionally referring to FIG. 1, backers **14** are folded about fold line **80** and stacked for inclusion in stored-value card assembly **10**. In one example, the stack of backers **14** is wrapped in a plastic, paper, or other suitable backer wrapper **92** to maintain the stack of backers **14** as a unit. In one embodiment, backer wrapper **92** is a cellophane, heat shrunk or other wrapper. In one embodiment, backer wrapper **92** is generally transparent or translucent. Generally, the stack of backers **14** includes a number of backers **14** equal to the number of stored-value cards **12** in chain **58**, such as ten, twenty, fifty, etc.

FIG. 5 illustrates one embodiment of sleeve **16**. Sleeve **16** comprises a single layer or multiple layers of paper or plastic material, for example, and is relatively stiff but bendable/flexible, according to embodiments of the invention. Other materials are also contemplated. Accordingly, sleeve **16** defines outside surface **108** and inside surface **109** (FIG. 1) opposite outside surface **108**. In one embodiment, each surface **108** and **109** is generally planar. Sleeve **16** includes first, second, third, and fourth perforation lines **100**, **102**, **104**, and **106**, respectively, extending laterally and parallel to one another. Perforation lines **100**, **102**, **104**, and **106** divide sleeve **16** into five panels, namely, first or top panel **110**, second or side panel **112**, third or bottom panel **114**, fourth or side panel **116**, and connection tab **118**. In one embodiment, top panel **110** and bottom panel **114** are similarly sized, and side panels **112** and **116** are similarly sized.

A pair of apertures **120** are formed through bottom panel **114**. In one embodiment, each aperture **120** is generally rectangular and extends in a generally longitudinal manner on bottom panel **114**. Each aperture **120** is laterally spaced from one another. In particular, each aperture **120** is positioned to generally align with one of the account identifiers **40** on the top of the stacks of stored-value cards **12**, as illustrated with additional reference to FIG. 1 and/or FIG. 6B. In one embodiment, indicia **122** are included on outside surface **108** of bottom panel **114** to indicate the order in which the viewable account identifiers **40** should be scanned during activation.

In one embodiment, sleeve **16** displays indicia **124**, which include graphics or text including store logo(s), store name(s), slogans, advertising, instructions, directions, brand indicia, promotional information, holiday indicia, seasonal indicia, media format identifiers (e.g. characters, logos, scenes, or other illustrations relating to at least one of a movie, television show, book, etc.), characters, etc. Other information and other indicia are also contemplated. For example, sleeve **16** includes indicia **126** identifying how many stored-value cards **12** are included in stored-value card assembly **10**. Indicia **128** indicate a position for placement of a sticker to indicate the value of each stored-value card **12** in stored-value card assembly **10**.

Referring to FIG. 1 and the fully assembled views of FIGS. 6A and 6B, upon assembly, sleeve 16 is folded about each perforation line 100, 102, 104, and 106 in a similar direction to form sleeve 16 as a rectangular tube with inside surface 109 facing inward. Connection tab 118 is folded under to interface with inside surface 109 of top panel 110. More specifically, connection tab 118 is adhered to or otherwise secured to top panel 110 to maintain sleeve 16 as the rectangular tube. As such, folded sleeve 16 defines a first open end 130 and a second open end 132 opposite first open end 130. However, otherwise shaped and configured sleeves or housings are also contemplated.

Upon assembly of stored-value card assembly 10, the stack of backers 14 are generally aligned with and placed beneath the stack of stored-value cards 12. Stored-value cards 12 and backers 14 are slid into first open end 130 of sleeve 16 until account identifiers 40 of the first and last stored-value cards 12 in the stack or chain 58 are each visible through one of apertures 120. In particular, account identifier 40 of a first card in chain 58 is visible through aperture 120 near first open end 130 of sleeve, and account identifier 40 of a last stored-value card 12 in chain 58 is visible through aperture 120 near second open end 132.

External wrapper 18 is placed about sleeve 16 containing stored-value cards 12 and the stack of backers 14. In one embodiment, external wrapper 18 is a cellophane or other suitable material configured to be sealed about the remainder of stored-value card assembly 10. In one example, external wrapper 18 is generally placed over first panel 110 and extends around the panels 112, 114, and 116. External wrapper 18 includes a heat seal adhering one portion of external wrapper 18 to another to collectively form and entirely encompass the remainder of the stored-value card assembly 10. In this respect, stored-value cards 12 and the stack of backers 14 are maintained within sleeve 16.

External wrapper 18 is generally transparent or translucent in order to allow a bearer of stored-value card assembly 10 to view sleeve 16 and the two account identifiers 40 through apertures 120 through external wrapper 18. More specifically, in one embodiment, account identifier 40 is viewable and scannable through external wrapper 18. In this respect, stored-value cards 12 can be activated or loaded by scanning account identifiers 40 through external wrapper 18. As such, the scannable account identifiers provide one example of means for activating the stored-value cards 12 as will be further described below.

In other examples, external wrapper 18 is another suitable and generally translucent or transparent material secured about and vacuum or otherwise sealed to the remainder of stored-value card assembly 10. In one example, external wrapper 18 is heat shrunk to fit around the remainder of stored-value card assembly 10. Accordingly, sleeve 16 and/or wrapper 18 provide one example of means for maintaining the plurality of stored-value cards 12 in a single package.

Once external wrapper 18 is secured about sleeve 16, in one embodiment, a sticker 134 is applied to external wrapper 18 to provide a surface for accepting ink. In particular, sticker 134 states that the value added to each stored-value card 12 of the package should be written in at the point-of-sale terminal. For example, sticker 134 may state "Value of each card \$_____." Upon activation of stored-value cards 12 in stored-value card assembly 10, the clerk, consumer, or other individual writes the value loaded to each stored-value card 12 in the blank provided by sticker 134, for example as generally indicated in dashed lines in FIG. 6A.

Once fully assembled, stored-value card assembly 10 is configured for display or presentation to potential consumers.

The external wrapper 18 generally maintains the entire stored-value card assembly 10 as a package for sale as a single unit. In one embodiment, even if external wrapper 18 is removed, card wrapper 50 generally maintains stored-value cards 12 in chain 58 to generally prevent or impede inadvertent or deliberate removal of stored-value cards 12 from the middle of chain 58. More specifically, chain 58 generally prevents or impedes removal of one of stored-value cards 12 in the middle of chain 58, i.e., between the first stored-value card 12 and the last stored-value card 12 in chain 58. This is an advantage as, otherwise, removal of a stored-value card 12 in the middle of chain 58 might go undetected until well after activation of stored-value cards 12 in stored-value card assembly 10, in which case a consumer would pay for all stored-value cards 12 in the expected range, even though at least one stored-value card 12 might be missing from that range. Following activation, a holder of the missing stored-value card 12, other than the consumer or intended recipient, could then redeem the stored-value card 12 for goods and/or services. Embodiments of the invention thus reduce the likelihood of theft of one or more of stored-value cards 12 in chain 58.

FIG. 7 illustrates a flow chart of one embodiment of a method 150 of using stored-value card assembly 10. At 152, a potential consumer of stored-value card assembly 10, which is displayed in a retail store, selects a stored-value card assembly 10 for purchase from the retail store. For example, stored-value card assembly 10 is one of a plurality of stored-value card assemblies displayed in a retail setting to potential consumers. In one embodiment, different stored-value card assemblies 10 are displayed having different numbers (e.g., ten, twenty, fifty, etc.) of stored-value cards 12 included in each stored-value card assembly 10. In one embodiment, different stored-value card assemblies 10 are displayed to potential consumers for different holidays, events, or other occasions.

At 154, the selected stored-value card assembly 10 is purchased by the consumer. In particular, at 156, stored-value card assembly 10 is presented to and processed for sale by a retail store employee, retail store kiosk, or other person or device. FIG. 8 more specifically illustrates the method of processing stored-value card assembly 10 for sale. At 160, the point-of-sale terminal (POS), such as a cash register, sale kiosk, etc., is placed in a range entry mode. In range entry mode, the POS terminal is configured to read or receive a range of account identifiers 40 for activation rather than just one account identifier 40.

At 162, account identifier 40 of the first stored-value card 12 in stored-value card assembly 10 is scanned through external wrapper 18 at the POS terminal. In one example, account identifier 40 of the first stored-value card 12 is identified by a "1," "First," or other order indicia 122 configured to direct the retail employee or consumer to account identifier 40 of the first, rather than the last, stored-value card 12. At 164, the number of stored-value cards 12 in stored-value card assembly 10 is optionally input into the POS terminal. In one embodiment, the number to be input is indicated on sleeve 16 by indicia 126. In other embodiments, method 156 continues from 162 directly to 166 without entering the number of stored-value cards at 164.

At 166, the last stored-value card 12 in stored-value card assembly 10 is scanned through external wrapper 18 at the POS terminal. In one example, account identifier 40 of the last stored-value card 12 is identified by a "2," "Last," or other order indicia 122. At 168, POS terminal compares account identifier 40 of first stored-value card 12 to account identifier 40 of last stored-value card 12 to determine the number of

stored-value cards **12** corresponding within the range of account identifiers capped by the account identifiers **40** of first and last stored-value cards **12**. For example, if account identifier **40** of first stored-value card **12** is “1029” and account identifier **40** of last stored-value card **12** is “1020,” then the account identifier **40** of last stored-value card **12** is subtracted from account identifier **40** of first stored-value card **12** to determine that ten account identifiers **40** are in the scanned range, and as a result, that ten stored-value cards are included in stored-value card assembly **10**.

In one embodiment in which the number of stored-value cards **12** was entered at **164**, then the number of stored-value cards **12** within the range is compared to the expected number of stored-value cards **12** identified at **164**. If the numbers match, the process continues. If the numbers do not match, the stored-value card assembly **10** may be flawed and a new stored-value card assembly **10** is substituted or the selected stored-value card assembly **10** is inspected for a missing stored-value card **12** or other flaw. In other embodiments, the verification of the number of stored-value cards **10** at steps **164** and as included in step **168** is eliminated.

At **170**, a monetary value to be placed on each stored-value card **12** in stored-value card assembly **10** is entered into the POS terminal. The monetary value can be pre-assigned to stored-value card assembly **10**, or a consumer can specify at the POS terminal the monetary value he/she wishes to place on each stored-value card **12** in stored-value card assembly **10**. Accordingly, the POS terminal accesses the financial account or record linked to all cards within the range (i.e., all cards within stored-value card assembly **10**) and adds the monetary value entered to each of the accessed financial accounts or records. In one embodiment, upon entering the value in the POS terminal, the retail employee or other individual writes the value placed on each stored-value card **12** on sticker **134**. At **172**, the consumer pays for the stored-value card assembly **10**, which, in one embodiment, is equal to the total amount of value loaded onto stored-value cards **12**. Once the transaction is complete, each stored value card **12** in stored-value card assembly **10** is activated at **172**.

At **180**, the consumer removes external wrapper **18** and removes backers **14** and stored-value cards **12** from sleeve **16**. In one embodiment, at least one stored-value card **12** of stored-value card assembly **10** is removed from card wrapper **50** and coupled to a corresponding backer **14** as described above. Backer **14** is folded to enclose stored-value card **12**. At **182**, the consumer optionally gives each stored-value card **12** to a recipient, such as an employee, graduate, relative, friend, expectant parents, one having a recent or impending birthday, couple having a recent or impending anniversary, etc. As an alternative, the consumer keeps one or more stored-value cards **12** for his or her own use. At **184**, the consumer optionally returns any unused stored-value cards **12** to the retail store if the consumer desires to do so.

At **186**, the consumer or recipient, whoever is in current ownership or otherwise is the current bearer of each stored-value card **12**, redeems the respective stored-value card **12** for goods and/or services from the retail store. At **188**, the current bearer of stored-value card **12** optionally adds value to stored-value card **12**, and more particularly, to the financial account or financial record associated with stored-value card **12**, at the retail store or over the Internet. Upon redeeming stored-value card **12** at **186** or adding value to stored-value card **12** at **188**, the current bearer of stored-value card **12** subsequently can perform the other steps **186** or **188** as desired. In one embodiment, the ability of the current bearer to repeat redeeming stored-value card **12** at **186** is limited by whether the financial

account or record associated with stored-value card **12** has any value at the time of attempted redemption.

Although described above as occurring at a single retail store, in one embodiment, purchasing stored-value card assembly **10** at **154**, redeeming stored-value card **12** at **186**, and adding value to stored-value card **12** at **188**, can each be performed at any one of a number of stores adapted to accept stored-value card **12** or over the Internet. In one example, the number of stores are in a chain of similarly branded stores. In one example, the number of stores includes at least one website and/or at least one conventional brick and mortar store.

In one embodiment, the plurality of stored-value cards **12** in stored-value card assembly **10** are generic gift cards not specifically related to any particular occasion or holiday. Accordingly, such stored-value card assemblies **10** can be purchased by a wide range of consumers for a wide range of purposes. In one embodiment, the plurality of stored-value cards **12** in stored-value card assembly **10** are related to a particular holiday, event, or occasion. In one example, each stored-value card **12** is related to the same occasion, such as a birthday, and stored-value card assembly **10** is offered as a party pack or other assembly providing stored-value cards **12** for the purpose of distribution as door prizes, game prizes, gifts, etc. for guests at a birthday party. With this in mind, the plurality of backers **14** may also relate to the holiday, event, or occasion corresponding with stored-value cards **12**.

In another example, stored-value card assembly **10** includes stored-value cards **12** for a plurality of different occasions, such as holidays, events, occasions, etc. As such, once a consumer purchases stored-value card assembly **10**, the consumer has a plurality of stored-value cards **12** that can be given as gifts to different individuals for different reasons, such as holidays, occasions, etc. In one embodiment, backers **14** are each related to one of the plurality of different occasions to corresponding with a holiday or occasion related to one or more of stored-value cards **12**. Accordingly, in one example, each stored-value card **12** is matched and coupled to a corresponding backer **14** prior to being given to a recipient.

As illustrated with reference to FIGS. **9A** and **9B**, in one embodiment, stored-value card assembly **10** includes a plurality of greeting cards **200** as an alternative to or in addition to backers **14**. As described with backers **14**, each greeting card can relate to an occasion or holiday corresponding with an occasion or holiday of one of stored-value cards **12**. In one embodiment, in which all stored-value cards **12** are generic, greeting cards **200** can also be generic or may each be related to a variety of holidays or occasions.

In particular, in one embodiment, each greeting card **200** comprises a single layer or multiple layers of paper or plastic material, for example, generally in the form of a relatively stiff but bendable/flexible card. Other materials are also contemplated. In FIGS. **9A** and **9B**, greeting card **200** is unfolded, i.e. is in an open configuration. FIG. **9A** illustrates outside surface **202**, and FIG. **9B** illustrates inside surface **204**. Greeting card **200** includes a fold line **206** dividing greeting card **200** into first panel **208** and second panel **210**.

First panel **208** and/or second panel **210** include decorative indicia **212** including graphics, text, or other information including store logo(s), store name(s), slogans, advertising, instructions, directions, brand indicia, promotional information, holiday indicia, seasonal indicia, media format identifiers, characters, etc. In one embodiment, second panel **210** includes slits **214** similar to slits **86** of backer **14** (illustrated in FIGS. **4A** and **4B**) to receive stored-value card **12** or other means for coupling stored-value card **12** to greeting card **200**. In one embodiment, greeting card **200** does not include means for being coupled with stored-value card **12**, but rather

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receives stored-value card **12** and/or backer **14** in a loose manner. Greeting card **200** is folded about fold line **206** to move inside surface of first panel **208** to meet inside surface of second panel **210**. Accordingly, whether secured to greeting card **200** or loosely laid in greeting card **200**, stored-value card **12** is interposed between first and second panels **208** and **210**.

Stored-value cards come in many forms, according to embodiments of the invention. The gift card, like other stored-value cards, can be “re-charged” or “reloaded” at the direction of the original consumer, a gift recipient, or a third party. The term “loading on” or “loaded on” herein should be interpreted to include adding to the balance of a financial account or a financial record associated with the stored-value card. The balance associated with the stored-value card declines as the card is used, encouraging repeat visits to the retail store. The stored-value card remains in the user’s purse or wallet, serving as an advertisement or reminder to re-visit the associated merchant as well. Gift cards, according to embodiments of the invention, provide a number of advantages to both the consumer and the merchant. Other gift cards and stored-value cards according to embodiments of the invention include loyalty cards, merchandise return cards, electronic gift certificates, employee cards, frequency cards, prepaid cards, and other types of cards associated with or representing purchasing power or monetary value, for example.

Although the invention has been described with respect to particular embodiments, such embodiments are for illustrative purposes only and should not be considered to limit the invention. Various alternatives and changes will be apparent to those of ordinary skill in the art. For example, stored-value cards may be purchased in a non-activated state and a consumer can subsequently activate each or a range of stored-value cards by phone or over the Internet prior to giving the stored-value cards as a gift(s) to a desired recipient(s). Other modifications within the scope of the invention and its various embodiments will be apparent to those of ordinary skill.

What is claimed is:

1. A system for presenting and processing a plurality of financial transaction cards, the system comprising:

a financial transaction card assembly including:

a plurality of financial transaction cards each linked to a different financial account in a sequential range of financial accounts, the plurality of financial transaction cards including a first financial transaction card, linked to a first financial account of the sequential range of financial accounts via a first account identifier, and a second financial transaction card, linked to a last financial account of the sequential range of financial accounts via a second account identifier, and a package enclosing the plurality of financial transaction cards and indicating the first account identifier and the second account identifier respectively associated with the first financial transaction card and the second financial transaction card of the plurality of financial transaction cards; and

a point-of-sale terminal including a reader configured to read at least the first account identifier and the second account identifier, wherein upon reading the first account identifier and the second account identifier of the financial transaction card assembly, the point-of sale terminal is configured to activate all the different financial accounts in the sequential range of financial accounts such that all of the plurality of financial transaction cards are ready for financial redemption toward a price of one or more purchases of one or more of goods and services.

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2. The system of claim **1**, wherein the first account identifier and the second account identifier are each a different bar code.

3. The system of claim **1**, further comprising a database remote from the plurality of financial transaction cards and the point-of sale terminal, the database storing each of the different financial accounts in the sequential range of financial accounts and facilitating tracking a monetary value associated with each of the different financial accounts in the sequential range of financial accounts and available toward the price of the one or more purchases of the one or more of goods and services.

4. The system of claim **1**, wherein the point-of-sale terminal is configured to receive a monetary value from an operator and to load each of the different financial accounts in the sequential range of financial accounts with the monetary value such that the monetary value is available toward the price of the one or more purchases of the one or more of goods and services using a corresponding one of the plurality of financial transaction cards.

5. The system of claim **1**, wherein:

each of the plurality of financial transaction cards includes a different account identifier linking each of the plurality of financial transaction cards to a corresponding one of the different financial accounts of the sequential range of financial accounts, and

the different account identifiers corresponding with the plurality of financial transaction cards, other than the first account identifier and the second account identifier, are substantially obscured while the plurality of financial transaction cards are enclosed in the package.

6. The system of claim **1**, wherein the point of sale terminal is configured to activate all the different financial accounts in the of the sequential range of financial accounts without reading the different account identifiers corresponding with the ones of the plurality of financial transaction cards other than the first financial transaction card and the second financial transaction card.

7. The system of claim **1**, wherein the plurality of financial transaction cards includes at least three financial transaction cards.

8. The system of claim **1**, wherein the first financial transaction card and the second financial card of the financial transaction card assembly are positioned within the package such that the point-of-sale terminal can read the first account identifier directly from the first financial transaction card and the second account identifier directly from the second financial transaction card.

9. The system of claim **1**, wherein the point-of-sale terminal is configured to process a retail sale.

10. The system of claim **1**, wherein at least a portion of the plurality of financial transaction cards is visible through the package.

11. The system of claim **1**, wherein the package includes two different materials.

12. The system of claim **11**, wherein:

one of the two different materials defines a sleeve extending around the plurality of financial transaction cards, and

the other of the two different materials defines a wrapper enclosing the sleeve and the plurality of financial transaction cards.

13. The system of claim **1**, wherein:

the package includes a card wrapper enclosing only the plurality of financial transaction cards, and the plurality of financial transaction cards are viewable through the card wrapper.

14. A stored-value card system comprising:
a database storing a series of financial records bounded by
a first financial record and a last financial record; and
a stored-value card assembly including:
a number of stored-value cards each associated with a
different one of the series of financial records by a
different one of a plurality of machine-readable identifiers,
the number of stored-value cards including a first stored-value
card associated with the first financial record and a last stored-value
card associated with the last financial record, and
means for completely surrounding the number of stored-value
cards, the means for completely surrounding the number of stored-value
cards including means for indicating which ones of the different
ones of the plurality of machine-readable identifiers correspond
to the first stored-value card and the first financial record
and to the last stored-value card and the last financial record.

15. The stored-value card system of claim **14**, wherein one
or more of the plurality of machine-readable identifiers other
than the different ones of the plurality of machine-readable
identifiers corresponding to the first stored-value card and the
first financial record and to the last stored-value card and the
last financial record are obscured within the stored-value card
assembly.

16. The stored-value card system of claim **14**, wherein the
database facilitates tracking a monetary balance for each of
the series of financial records available toward a price of a
retail purchase when one of the number of stored-value cards
corresponding with a respective different one of the series of
financial records is presented during the retail purchase.

17. A stored-value card system comprising:
a database storing a series of financial records bounded by
a first financial record and a last financial record;
a stored-value card assembly including:
a number of stored-value cards each associated with a
different one of the series of financial records b a
different one of a plurality of machine-readable identifiers
the number of stored-value cards including a first stored-value
card associated with the first financial record and a last stored-value
card associated with the last financial record, and
means for completely surrounding the number of stored-value
cards the means for completely surrounding the number of stored-value
cards including means for indicating the different ones of the
plurality of machine-readable identifiers corresponding to the
first stored-value card and the first financial record and to the
last stored-value card and the last financial record; and
a retail register configured to:
read the plurality of machine-readable identifiers, and

activate all of the different ones of the series of financial
records based on reading only two of the different
ones of the plurality of machine-readable identifiers,
the only two of the different ones of the plurality of
machine-readable identifiers corresponding to the
first stored-value card and the first financial record
and to the last stored-value card and the last financial
record, wherein the only two different ones of the
plurality of machine-readable identifiers are read
from the stored-value card assembly.

18. The stored-value card system of claim **17**, wherein:
each of the series of financial records has a zero balance
until activated by the retail register, and
the retail register loads each of the series of financial
records with a common balance value when activating
all of the series of financial records.

19. A financial transaction card system for presenting and
processing a plurality of financial transaction cards, the system
including:
a database storing a sequential range of financial records
bounded by a first financial record and a last financial
record;
a financial transaction card assembly including:
a plurality of financial transaction cards each linked with
a different one of the sequential range of financial
records by a different one of a plurality of machine-
readable account identifiers, the plurality of financial
transaction cards including a first financial transaction
card associated with the first financial record and
a last financial transaction card associated with the
last financial record;
a package completely surrounding the plurality of financial
transaction cards, the package including means
for indicating the different ones of the plurality of
machine-readable account identifiers corresponding
to the first financial transaction card and the first
financial record and to the last financial transaction
card and the last financial record; and
a point-of-sale terminal including a reader configured to
read the different ones of the plurality of machine-
readable account identifiers, wherein upon reading the
different ones of the plurality of machine-readable account
identifiers corresponding to the first financial transaction
card and the first financial record and to the second
financial transaction card and the second financial
record, the point-of sale terminal is configured to activate
all of the sequential range of financial records such
that all of the plurality of financial transaction cards are
ready for financial redemption toward a price of one or
more purchases of one or more of goods and services.

20. The system of claim **19**, wherein the plurality of
machine-readable account identifiers are a plurality of bar
codes.

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